



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/597,297
Filing Date	June 20, 2000
First Named Inventor	William J. BUISMAN et al.
Art Unit	3624
Examiner Name	Richard Weisberger

Sheet	1	of	1	Attorney Docket Number	47004.000054
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U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

RECEIVED**FOREIGN PATENT DOCUMENTS**

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Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
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GROUP 3600**NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	3.	Car Loans in Minutes, Bank Management Vol. 64, No. 4, 4/1/93		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Electronic Information Disclosure Statement

System and method for converting information on paper forms to electronic data

Application: 
09/597297

Confirmation: 6182

Applicant(s): William Buisman

Docket Number: 47004.000054

Group Art Unit: 3624




Examiner:

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GROUP 3600

search string: (3316395 or 4594663 or 4866634 or 5206803 or 5239462 or 5262941 or 5274547 or 5537315 or 5696907 or 5699527 or 5774882 or 5797133 or 5809478 or 5845256 or 5870723 or 5878403 or 5930776 or 5966699 or 5970483 or 5983206 or 5987436 or 5995947 or 6108644 or 6128603 or 5897621 or 5424938 or 20020052842 or 20020062285 or 20020087468 or 20020091635 or 20020048369 or 20010047313 or 20010047489 or 20020013728 or 20020038363 or 20010011255 or 20010042034).pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
<input checked="" type="checkbox"/>	P01	3316395	1967-04-25		Lavin		
<input checked="" type="checkbox"/>	P02	4594663	1986-06-10		Hirayama		
<input checked="" type="checkbox"/>	P03	4866634	1989-09-12		Reboh		

P04	5206803	1993-04-27	Vitagliano
P05	5239462	1993-08-24	Jones
P06	5262941	1993-11-16	Saladin
P07	5274547	1993-12-28	Zoffel
P08	5537315	1996-07-16	Mitcham
P09	5696907	1997-12-09	Tom
P10	5699527	1997-12-16	Davidson
P11	5774882	1998-06-30	Keen
P12	5797133	1998-08-18	Jones
P13	5809478	1998-09-15	Greco
P14	5845256	1998-12-01	Pescitelli
P15	5870723	1999-02-09	Pare
P16	5878403	1999-03-02	Agrawal
P17	5930776	1999-07-27	Dykstra
P18	5966699	1999-10-12	Zandi
P19	5970483	1999-10-19	Evans
P20	5983206	1999-11-09	Oppenheimer
P21	5987436	1999-11-16	Halbrook
P22	5995947	1999-11-30	Fraser
P23	6108644	2000-08-22	Goldschlag
P24	6128603	2000-10-03	Dent
P25	6216115	2001-04-10	Barrameda
P26	6339766	2002-01-15	Gephart
P27	6343279	2002-01-29	Bissonette
P28	6055517	2000-04-25	Friend
P29	6078905	2000-06-20	Pich-LeWinter
P30	6014646	2000-01-11	Vallee
P31	6012044	2000-01-04	Maggioncalda
P32	5911135	1999-06-08	Atkins

P33	5897621	1999-04-27		Boesch
P34	5424938	1995-06-13		Wagner

Published Applications

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
	U01	20020052842	2002-05-02		Schuba		
	U02	20020062285	2002-05-23		Amann		
	U03	20020087468	2002-07-04		Ganesan		
	U04	20020091635	2002-07-11		Dilip		
	U05	20020048369	2002-04-25		Ginter		
	U06	20010047313	2001-11-29		Kanai		
	U07	20010047489	2001-11-29		Ito		
	U08	20020013728	2002-01-31		Wilkman		
	U09	20020038363	2002-03-28		MacLean		
	U10	20010011255	2001-08-02		Asay		
	U11	20010042034	2001-11-15		Elliott		

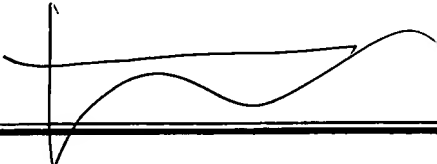
Remarks

(Remarks are not for responding to an office action.)

This electronic submission of references is submitted as part of a single Information Disclosure

Statement which includes: 1) this EFS of U.S. patent references; and 2) a corresponding submission of non-patent references submitted using PTO Form 1449. The payment for this single Information Disclosure Statement is included with the PTO Form 1449 separately submitted. Accordingly, no additional charges should be due for this EFS submission.

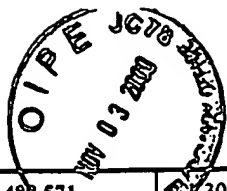
Signature

Examiner Name	Date
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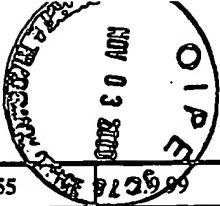
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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE (REV. 7-80) PATENT AND TRADEMARK OFFICE LIST OF MATERIALS CITED BY APPLICANT (Use separate sheets if necessary)		ATTY. DOCKET NO.: 47004.000054 INVENTOR'S NAME: W. J. Buisman, et al. FILING DATE: June 20, 2000		SERIAL NO.: 097,597,292 EXAMINER: BTBA GROUP: 2721	
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U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE	
	U1	3,316,395	4/25/67	Lavin	235	185	5/23/63
	U2	3,896,266	7.22.75	Waterbury	179	1	6.2.72
	U3	4,396,985	8.2.83	Ohara	364	405	1.9.81
	U4	4,523,297	6.11.85	Ugon, Et al.	364	900	9.7.84
	U5	4,594,663	6/10/86	Nagata et al.	364	401	7/8/83
	U6	4,736,294	4/5/88	Gill et al.	364	408	6/23/87
	U7	4,812,628	3/14/89	Boston et al.	235	380	3/27/87
	U8	4,831,526	5/16/89	Luchs et al.	364	401	4/22/86
	U9	4,866,634	9/12/89	Reboh et al.	364	513	8/10/87
	U10	4,914,587	4/3/90	Clouse	364	408	8/7/87
	U11	4,916,296	4.10.90	Streck	235	454	3.23.89
	U12	4,999,617	3.12.91	Uemura, Et al.	340	706	12.19.88
	U13	5,047,614	9.10.91	Bianco	235	385	8.8.89
	U14	5,054,096	10/1/91	Beizer	382	41	10/24/88
	U15	5,175,682	12.29.92	Higashiyama, Et al.	364	408	12.14.90
	U16	5,206,803	4/27/93	Vitagliano et al.	364	408	3/15/91
	U17	5,237,620	8.17.93	Deaton, Et al.	382	7	5.19.92
	U18	5,239,462	8/24/93	Jones et al.	364	408	2/25/92
	U19	5,241,161	8.31.93	Zuta	235	382	11.29.91
	U20	5,249,044	9.28.93	Von Kohorn	358	86	5.5.92
	U21	5,252,815	10.12.93	Pernet	235	441	10.8.91
	U22	5,262,860	11.16.93	Fitzpatrick, et al.	358	142	4.23.92
	U23	5,262,941	11/16/93	Saladin et al.	364	408	3/30/90
	U24	5,274,547	12/28/93	Zoffel et al.	364	408	1/3/91
	U25	5,308,959	5.3.94	Cherry	235	379	1.12.93
	U26	5,339,239	8.16.94	Manabe, et al.	364	401	10.11.90
	U27	5,367,581	11.22.94	Abel, et al.	382	64	3.31.93
	U28	5,380,991	1.10.95	Valencia, et al.	235	383	11.16.93
	U29	5,396,417	3.7.95	Burks, et al.	364	401	11.1.91
	U30	5,396,650	3.7.95	Terauchi	455	38.2	7.16.92
	U31	5,438,186	8.1.95	Nair, et al.	235	449	6.17.94
	U32	5,444,616	8.22.95	Niar, et al.	364	405	6.16.94
	U33	5,450,134	9.12.95	Legate	348	467	1.12.93
	U34	5,479,532	12.26.95	Abel, et al.	382	137	3.31.93



U35	5,488,571	7.30.96	Jacobs, et al.	364	705.07	11.22.93
U36	5,506,394	4.9.96	Plesko	235	472	10.28.93
U37	5,508,731	4.16.96	Kohorn	348	1	2.25.93
U38	5,523,794	6.4.96	Mankovitz, et al.	348	460	4.16.93
U39	5,535,147	7.9.96	Jacobs, et al.	364	705.07	6.5.95
U40	5,537,315	7/16/96	Mitcham	364	408	3/23/94
U41	5,544,040	8.6.96	Gerbaulet	364	401	8.7.92
U42	5,550,734	8/27/96	Tarter et al.	364	401	12/23/93
U43	5,557,334	9.17.96	Legate	348	473	4.95
U44	5,594,493	1.14.97	Nemirofsky	348	13	1.19.94
U45	5,604,542	2.18.97	Dedrick	348	552	2.8.95
U46	5,611,052	3/11/97	Dykstra et al.	395	238	11/1/93
U47	5,652,602	7.29.97	Fishman, et al.	345	156	5.8.95
U48	5,655,085	8/5/97	Ryan et al.	364	401	3/18/94
U49	5,663,766	9.2.97	Sizer, II	348	473	1.25.96
U50	5,664,110	9.2.97	Green, et al.	705	26	12.8.94
U51	5,665,953	9.9.97	Mazzamuto, et al.	235	383	2.14.96
U52	5,692,132	11.25.97	Hogan	395	227	6.7.95
U53	5,696,907	12/9/97	Tom	395	238	2/27/95
U54	5,699,527	12/16/97	Davidson	395	238	5/1/95
U55	5,727,153	3.10.98	Powell	395	214	6.6.95
U56	5,728,998	3.17.98	Novis, et al.	235	380	3.29.96
U57	5,734,154	3.31.98	Jachimowicz, et al.	235	492	9.3.96
U58	5,736,727	4.7.98	Nakata, et al.	235	487	1.6.95
U59	5,742,775	4/21/98	King	395	238	1/18/95
U60	5,744,789	4.28.98	Kashi	235	472	1.22.96
U61	5,751,953	5.12.98	Shiels, et al.	395	200.09	8.29.96
U62	5,763,862	6.9.98	Jachimowicz, et al.	235	380	6.24.96
U63	5,765,144	6/9/98	Larche et al.	1705	38	6/24/96
U64	5,767,896	6.16.98	Nemirofsky	348	13	9.7.95
U65	5,774,882	6/30/98	Keen et al.	705	38	10/25/93
U66	5,774,882	6.30.98	Keen, et al.	705	38	10.25.93
U67	5,797,133	8/18/98	Jones et al.	705	38	2/3/97
U68	5,804,806	9.8.98	Haddad, et al.	235	383	4.1.96
U69	5,806,044	9.8.98	Powell	705	14	2.20.96
U70	5,809,478	9/15/98	Greco et al.	705	4	12/8/95
U71	5,815,127	9.29.98	Jacobs, et al.	345	2	6.24.96
U72	5,832,447	11/3/98	Rieker et al.	705	2	5/24/94
U73	5,832,463	11.3.98	Funk	705	35	3.28.96
U74	5,845,256	12/1/98	Pescitelli et al.	705	4	11/17/97
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U76	5,870,155	2/9/99	Erlin	348	734	2.6.96
U77	5,870,721	2/9/99	Norris	705	38	10/15/96
U78	5,870,723	2/9/99	Pare, Jr. et al.	705	39	8/29/96
U79	5,873,096	2/16/99	Lim et al.	707	201	10/8/97
U80	5,878,403	3/2/99	DeFrancesco et al.	705	38	9/12/95
U81	5,880,452	3.9.99	Plesko	235	472	8.13.97
U82	5,880,769	3.9.99	Nemirofsky, et al.	348	12	4.10.95
U83	5,897,625	4.27.99	Gustin, et al.	705	43	5.30.97
U84	5,898,157	4.27.99	Mangill, et al.	235	380	2.28.97
U85	5,913,202	6/15/99	Motoyama	705	35	6/13/97
U86	5,926,800	7/20/99	Baronowski et al.	705	35	4/24/95
U87	5,930,217	7.27.99	Kayanuma	369	59	11.9.98
U88	5,930,764	7/27/99	Melchione et al.	705	10	8/23/96
U89	5,930,776	7/27/99	Dykstra et al.	705	38	3/10/97
U90	5,940,811	8/17/99	Norris	705	38	10/15/96
U91	5,940,812	8/17/99	Tengel et al.	705	38	8/19/97
U92	5,963,953	10/5/99	Cram et al.	707	102	3/30/98
U93	5,966,699	10/12/99	Zandi	705	38	10/11/96
U94	5,970,483	10/19/99	Evans	707	3	7/25/97
U95	5,983,206	11/9/99	Oppenheimer	705	38	6/30/97
U96	5,987,436	11/16/99	Halbrook	705	38	1/26/99
U97	5,995,947	11/30/99	Fraser et al.	705	38	9/12/97
U98	6,029,149	2/22/00	Dykstra et al.	705	38	4/26/99

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		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION	
							YES	NO

OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)

P1	Car Loans in Minutes," by Anonymous, <i>Bank Management</i> , April 1993, v 69, n 4, p A23
P2	Collections Strategy Model Phase II," Proposal by Mike Alexander et al. of Applied Decision Analysis, Inc., August 7, 1996
P3	Competing in Auto Lending," by Phil Britt, <i>America's Community Banker</i> , Nov. 1996, v 5, n 11, pp 33-37
P4	Credit Scoring Digs Deeper Into Data," by Marc Friedland, <i>Credit World</i> , May 1996, v 84, n 5, pp 19-23
P5	Expanding Risk Management Strategies: Key to Future Survival," by Ron Jameson, <i>Credit World</i> , v 84, n 5, pp 16-18
P6	Fannie Mae on the Web," by Maize Kennedy, <i>Newsbytes</i> , May 8, 1995

P7	"OFT Gives the Individual Top Priority Report Calls for Deregulation of Business Lending," by Vanessa Houlder, <i>The Financial Times</i> , June 8, 1994
P8	"Operations Research," Spring 1975 Bulletin from <i>Operations Research Society of America</i> , Chicago, IL, April 30-May 2, 1975
P9	"Scoring Borrower Risk," by Deidre Sullivan, <i>Mortgage Banking</i> , Nov. 1994, v 55, n2, pp 94-98
P10	"There Must Be a Better Way," by Fred Portner, <i>Mortgage Banking</i> , Nov. 1992, v 53, n 2, pp 12-22
P11	"Using Software To Soften Big-Time Competition," by Michael Hickman, <i>Bank Systems Technology</i> , June 1994, v 31, n 8, pp 38-40
P12	"Dutch Software Concern Experiments with Electronic 'Cash' in Cyberspace"; by Kim A. Strassell, Staff Reporter, <i>The Wall Street Journal</i> ; 1 page
EXAMINER _____ DATE CONSIDERED _____	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	09/597,297
				Filing Date	June 20, 2000
				First Named Inventor	William J. BUISMAN, et al.
				Art Unit	3624
				Examiner Name	R. Weisberger
Sheet	1	of	1	Attorney Docket Number	47004.000054

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US- 5,910,988	06-08-1999	Ballard	
	2.	US- 6,032,137	02-29-2000	Ballard	
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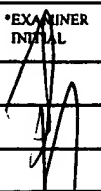
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
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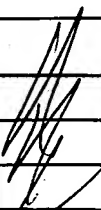
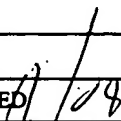
DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449 (REV. 7-80)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO.: 47004.000054	SERIAL NO.: 09/597,297
LIST OF MATERIALS CITED BY APPLICANT			INVENTOR'S NAME: BUISMAN, et al.	EXAMINER: to be assigned
(Use several sheets if necessary)			FILING DATE: 06/20/00	GROUP: to be assigned

U.S. PATENT DOCUMENTS													
*EXAMINER INITIAL	A	5	0	5	4	0	9	6	DATE	NAME	CLASS	SUBC LASS	FILING DATE
	A	5	0	5	4	0	9	6	10/1/91	Beizer	382	41	10/24/88
	B	5	7	7	4	8	8	2	6/30/98	Keen et al.	705	38	10/25/93

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		DOCUMENT NUMBER							DATE	COUNTR Y	CLAS S	SUB-CLAS S	TRANSLATION		
													Y E S	NO	

		OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)									
	C	http://www.cgk.de/english/allfont.htm (visited 2/17/00)									
	D	http://www.formspro.com/ (visited 2/17/00)									
	E	http://www.miteksys.com/whpaper.html (visited 2/17/00)									
<div style="display: flex; justify-content: space-between;"> EXAMINER DATE CONSIDERED  </div>											

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